

Appl. No.: 10/027,035

Dckt. No. PC-1053CIP

DRAFT AMENDMENT
FOR DISCUSSION PURPOSE ONLY

Claim 1 (Currently amended). A method of transferring funds between a sender and a recipient, comprising the steps of:

providing a sender account controlled by the sender, said sender account having a fund, the fund being available money or cash, wherein said available money or cash is not from a sales transaction where a seller receives payment from a buyer;

providing an escrow agent account controlled by an escrow agent, wherein said escrow agent is a separate entity and not the recipient;

authorizing a transfer of the fund into the escrow agent account from the sender account for temporarily holding the fund in the escrow agent account;

automatically transferring the fund from the sender account to the escrow agent account for distribution to the recipient, wherein the transfer is not in response to a pre-existing transactional relationship between the sender and the recipient;

automatically transferring the fund from the escrow agent account to a remote distribution site that is remotely located from the escrow agent account; and

simultaneously disbursing the fund to the recipient at the remote distribution site without the use of a code provided by the sender to the recipient, wherein the transfer is not in response to a pre-existing transactional relationship between the sender and the recipient and disbursement is authorized without a pre-established relationship between the remote distribution site and the recipient.

Claim 28 (New). The method of claim 1, further comprising the step of:

repeating the steps for a different sender to transfer a second fund to a different recipient using the same escrow agent.

Claim 29 (New). The method of claim 1, further comprising the step of:

repeating the steps for the sender to transfer a second fund to a different recipient using the same escrow agent.

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Claim 30 (New). The method of claim 1, further comprising the step of:

 repeating the steps for a different sender to transfer a second fund to the recipient
 using the same escrow agent.

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